

# Cash Buy Flex Client Packet

A guide to understanding  
Cash Buy Flex

  
**YOUR HOMES SOLD**  
GUARANTEED REALTY®

— *Our Name is Our Promise* —

## **POWER BUYERS**

*"In today's market, buyers who can pay cash win more and pay less than buyers using a traditional mortgage. YHSGR Power Buyer is here to empower people to become cash buyers and get the home of their dreams."*

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# CASH BUY FLEX ROADMAP

## Get Pre-Funded

You will work with your agent and loan officer to get you approved (up to 7 day process). We will issue a pre-funded letter allowing you to start shopping with cash immediately.



**STEP 1**



## Make a Cash Offer

Shop as you normally would and when you are ready to make a winning cash offer on your dream home. Your agent will review the terms and client agreement with you. Once signed, your agent will write a cash offer that is 4x more likely to win.



**STEP 2**



## Win Dream Home

When your cash offer is accepted, you will submit your earnest money to the title company and 1% program deposit to the program. You and your agent will negotiate the due diligence on the home.



**STEP 3**



## Close on New Home

Once your mortgage is ready, you can close on your new home. Our Program Fee will be deducted from your deposit at closing so no additional funds are required. If your mortgage is not ready to close on the contract date, our contract addendum will go into effect and we will reserve the home for you until your mortgage closes. In the event that we purchase the home, you will sign a contract to buy the home back from us at the same price and Daily Ownership Cost (DOC) will be due. The DOC daily rate is outlined in your terms letter. It's a daily rate that is prorated, so you will only pay for the days you live in your new home before buying it back from us.

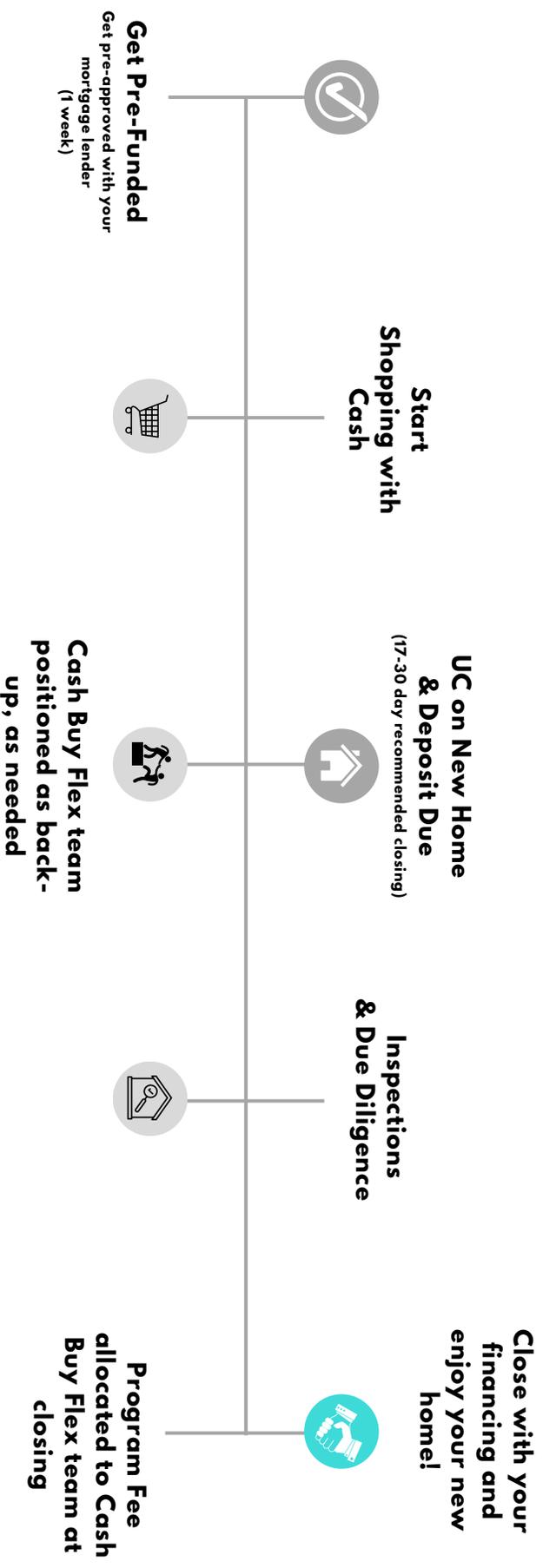


**STEP 4**

# CASH BUY FLEX COST SUMMARY

	<b>Cash Buy Flex Associated Costs</b>
<b>Costs</b>	<ul style="list-style-type: none"> <li>• <b>Program Fee: 1% of the new home purchase price.</b></li> </ul>
<b>Deposit</b>	<ul style="list-style-type: none"> <li>• <b>Program Deposit: 1% of new home purchase price.</b></li> <li>• <b>Earnest Money: You will be required to pay the negotiated earnest money listed in the purchase contract. This payment is typically made to the title company within 48 hours of going under contract.</b></li> </ul>
<b>Timing</b>	<ul style="list-style-type: none"> <li>• <b>Program Deposit: Paid to Cash Buy Flex Program within 48 hours of going under contract.</b></li> <li>• <b>Program Fee: After you close on the purchase of your new home, we will use your program deposit to cover the program fee, you will not be required to come out of pocket for any additional program fees.</b></li> </ul>
<b>Additional Notes</b>	<ul style="list-style-type: none"> <li>• <b>Program deposit will be refunded if you cancel the purchase during the due diligence period.</b></li> </ul>

# CASH BUY FLEX TIMELINE



# CASH BUY FLEX CHECKLIST

## 1. Start approval

- Your agent or lender introduces the Cash Buy Flex Program to you.
- Your agent or lender submits an application on our platform to alert our team of your interest and check eligibility for the program.
- Get in touch with your loan officer to begin the approval process as soon as possible.
- To get pre-funded, your lender will fully underwrite your mortgage pre-approval, which will make the loan process much easier once you find your dream home.

## 2. Get pre-funded

- Your loan officer will notify us when you are through underwriting and fully approved.
- Once fully approved, you are pre-funded to shop with the power of cash!
- We will send the pre-funded letter, terms letter, and client agreement for your review.

## 3. Discuss the terms & client agreement

- Review the terms letter and client agreement with your agent. It will outline the program fee, deposit, and if applicable, daily ownership costs (DOC).
- Return signed terms letter and client agreement to gain the power of writing a cash offer.

## 4. Writing an offer

- Once you find your dream home, have your agent let us know you will be writing an offer by texting or calling us in advance.
- Your agent will use the offer guide provided to write an offer.
- Your agent will send us your offer along with a backup offer for us to review, approve, and sign to ensure an on time all-cash closing.
- Once your offer is approved we will send proof of funds to include with your offer.
- Once signed, your agent will submit your offer, proof of funds, and the contract addendum from the Power Buyer to the listing agent.
- If the listing agent has proof of funds questions, please have them call our proof of funds line at (855) 424-0963.

## 5. Under Contract

- Your agent will notify our team and your loan officer when an offer is accepted.
- You send the required earnest money deposit to the managing broker or designated title company.
- You send the required 1% Program Deposit to us within 48 hours of going under contract.
- Your agent will send us the inspection report and confirm that you have reviewed it.

## 6. Prepare for cash closing

- Your agent will perform standard agent closing duties and verify closing documents.
- Your agent will arrange to acquire and provide keys for your client. We are in the backup position, ready to step in should there be a delay in your financing. Please have your agent let us know as soon as possible if you need us to close for you.
- You close and enjoy your new home!
- Your 1% Program Deposit will go towards the Program Fee, so there is no extra out of pocket cost.
- If your mortgage is not ready to close on closing day, we will purchase the home for you. You will be able to move in once the purchase closes and will pay a daily ownership cost until you purchase the home back from us.



## **Who we are**

We want everyone who's looking for their dream home to have a fair shot and not deal with the ever-present issue of being beat out by cash offers. Today's real estate market is fast-paced and competitive with more offers submitted than ever before – YHSGR Power Buyer gives you that needed edge by allowing you to make all-cash offers with no contingencies.

With YHSGR Power Buyer, we believe in building a stronger community and we know that starts at home. We're always here to lend a helping hand to our buyers and agents so that they can enjoy the home shopping process and not let the lack of cash get in their way.

# Thank You.



**Your YHSGR Power Buyer Team Contact Information:**

**[www.YourHomeSoldGuaranteed.com](http://www.YourHomeSoldGuaranteed.com)**